

Attention EX-SERVICE MEN!

During the week of April 10-17
the government is calling upon every ex-service
man to reinstate his insurance

The Best and Cheapest Insurance in the World!

If you are one of the unfortunate ex-service men who has allowed his insurance to lapse, Uncle Sam has a generous proposition to make to you.

If you are in good health you can reinstate your Term (War Time) Insurance by paying for only two months, the current month and a month of grace, and submitting a report of a medical examination. You can get this examination at any Veterans' Bureau Office. Take the example of a man twenty-four years of age, he can reinstate \$1000.00 worth of Term Insurance for \$1.32, or \$10,000.00 for \$13.50. If he is older than twenty-four it will cost him more for each birthday; if he is younger it will cost him less.

If you are suffering from an injury or disease contracted in, or aggravated by, active military or naval service during the World War, you may reinstate, provided you are not totally and permanently disabled, by payment of all premiums in arrears, plus 5 per cent. interest. This must be accompanied by full medical examination (which may be made by any physician who is employed by the U. S. Veteran's Bureau at the expense of the Government), in order that may be determined if your disabilities are due to Service and furthermore that you are not permanently and totally disabled.

At some time before March 4, 1926, all those who have not changed their War time policies into one of the six forms of Converted Insurance must do so, or their Insurance will automatically expire. These forms are Ordinary Life, 20-payment Life, 30-Payment Life, 20-Year Endowment, 30-Year Endowment and Endowment at age of 62. It is to any man's advantage to convert soon, as he saves himself money in the long run. Protection on a converted policy is less than that on a Term policy and at the end of a year any converted policy has a cash surrender value, cash loan value, paid up insurance, and extended insurance. The premium rates on Converted Insurance never change, but the dividends (which are payable annually) will constantly increase.

A Few Points on Converted Insurance

You may reinstate your Term (war time) Insurance by paying two monthly premiums on the amount of insurance reinstated and by submitting satisfactory proof of insurability.

GUARANTEED VALUES

All permanent (converted) policies have a Cash, Loan, Paid-up and Extended Insurance Value, available after the policy has been in force one year.

DIVIDENDS

Any excess interest earnings over 3½ per cent., together with any savings in the mortality, accumulate a fund from which dividends may be apportioned

by the Director and paid to Government (converted) policy holders. \$1,030,000 has been apportioned to be paid in dividends during the year 1921 to those whose policies have been in force a year or more.

POLICIES AND DISABILITY CLAUSE UNRESTRICTED

There are no restrictions in the policies as to residence, travel, occupation or Military or Naval Service. No charge is made in premium for Permanent Total Disability benefits, which are not limited as to the age at which disability may occur or the cause of such disability.

GUARANTEED PREMIUM RATES

The Converted or Permanent Government Life Insurance is written at guaranteed premium rates, which rates do NOT increase each year as do the Yearly Renewable Term (war-time) Insurance rates. GOVERNMENT (CONVERTED) INSURANCE AT COST

All Government (converted) Insurance is issued at net cost rates, according to the American Experience Table of Mortality and 3½ per cent. interest, and without charge being made in the premium for operating expense, which is borne by the Government.

Delays Are Dangerous! Do It Now!

Any man owes protection to his loved ones; he owes it to himself to invest wisely, therefore, it is best to exercise good judgment and reinstate and convert now. Tipton County Post No. 67, American Legion, urges every soldier, sailor or marine not to overlook or underate the importance of reinstating their insurance, as it is one of the most constructive things that Uncle Sam is doing for ex-service men.

Information and Application for Reinstatements Will Be Gladly Furnished by

The American Legion Post No. 67 through Wm. A. Shoaf, Jr., Commander, or Grady Kelley, Adj., or by local Red Cross Secretary, Miss Margaret Hawkins, or by U. S. Veterans' Bureau Subdivision Office, 306 McCall Building, Memphis, Tenn.

This space is contributed to the ex-service men by the following patriotic firms:

Union Savings Bank
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